

UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO
HATO REY (SAN JUAN) DIVISION

In re: §
§
Caridad Garcia Mendez § Case No. 15-10353
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

NOREEN WISCOVITCH-RENTAS, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 103,059.00 (Without deducting any secured claims)	Assets Exempt: 57,616.35
Total Distributions to Claimants: 1,468.75	Claims Discharged Without Payment: 46,218.13
Total Expenses of Administration: 531.25	

3) Total gross receipts of \$ 2,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 2,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 140,296.25	\$ 142,094.15	\$ 142,094.15	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	531.25	531.25	531.25
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	10,049.63	10,049.63	10,049.63	1,468.75
TOTAL DISBURSEMENTS	\$ 150,345.88	\$ 152,675.03	\$ 152,675.03	\$ 2,000.00

4) This case was originally filed under chapter 7 on 12/30/2015 . The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/18/2017 By: /s/NOREEN WISCOVITCH-RENTAS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Preference	1241-000	2,000.00
TOTAL GROSS RECEIPTS		\$ 2,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Asoc de Residentes Llanos de Gurabo Inc, PO Box 4069 Bayamon, PR 00958-1069		5,853.00	NA	NA	0.00
	Banco Popular de Puerto Rico, Bankruptcy Department PO Box 366818 San Juan, PR 00936-6818		31,784.25	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	BANCO POPULAR PUERTO RICO	4110-000	102,659.00	103,083.09	103,083.09	0.00
1	Granted Recovery Group, Llc	4110-000	NA	39,011.06	39,011.06	0.00
TOTAL SECURED CLAIMS			\$ 140,296.25	\$ 142,094.15	\$ 142,094.15	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOREEN WISCOVITCH-RENTAS	2100-000	NA	500.00	500.00	500.00
NOREEN WISCOVITCH-RENTAS	2200-000	NA	31.25	31.25	31.25
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 531.25	\$ 531.25	\$ 531.25

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
3	Citifinancial	7200-000	4,385.00	4,385.00	4,385.00	640.87
4	Dish Network	7200-000	191.17	191.17	191.17	27.94
5	Diversified Consultants, Inc.	7200-000	186.69	186.69	186.69	27.28
6	Ltd Financial Services Lp	7200-000	4,385.36	4,385.36	4,385.36	640.92
7	Rrr International Capital Funding Inc	7200-000	564.41	564.41	564.41	82.49
8	Syncb/Jc Penney Pr	7200-000	337.00	337.00	337.00	49.25
TOTAL GENERAL UNSECURED CLAIMS			\$ 10,049.63	\$ 10,049.63	\$ 10,049.63	\$ 1,468.75

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No:	15-10353	MCF	Judge:	Mildred Caban Flores	Trustee Name:	NOREEN WISCOVITCH-RENTAS
Case Name:	Caridad Garcia Mendez				Date Filed (f) or Converted (c):	12/30/2015 (f)
					341(a) Meeting Date:	02/04/2016
For Period Ending:	01/18/2017				Claims Bar Date:	06/02/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL PROPERTY LLANOS DE GURABO B-8 MIRAMELINDA STREET GURABO PR 00778	152,852.00	0.00	OA	0.00	FA
2. Vehicles Nissan Pathfinder 2000 VIN#: x8245	1,779.00	0.00	OA	0.00	FA
3. Household goods Bedroom Set (3)	400.00	0.00	OA	0.00	FA
4. Household goods TV (2)	400.00	0.00	OA	0.00	FA
5. Household goods Living Room Set	200.00	0.00	OA	0.00	FA
6. Household goods Dining Room Set	200.00	0.00	OA	0.00	FA
7. Household goods Microwave	50.00	0.00	OA	0.00	FA
8. Household goods Stove (Damaged)	50.00	0.00	OA	0.00	FA
9. Household goods Refrigerator	250.00	0.00	OA	0.00	FA
10. Household goods Washing Machine	150.00	0.00	OA	0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 15-10353 MCF Judge: Mildred Caban Flores Trustee Name: NOREEN WISCOVITCH-RENTAS
Case Name: Caridad Garcia Mendez Date Filed (f) or Converted (c): 12/30/2015 (f)
341(a) Meeting Date: 02/04/2016
For Period Ending: 01/18/2017 Claims Bar Date: 06/02/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
11. Wearing apparel Clothing and Personal effects	400.00	0.00	OA	0.00	FA
12. Furs and jewelry Jewelry	500.00	0.00	OA	0.00	FA
13. Family Support Child Support Arrears	3,438.91	0.00	OA	0.00	FA
14. FINANCIAL ACCOUNT Checking Account Scotiabank Account no. x2477	5.44	0.00	OA	0.00	FA
15. Preference (u) Preference against Debtor's father for \$6,605.00 Debtor offered to pay the Trustee \$2,000.00.	0.00	2,000.00		2,000.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$160,675.35	\$2,000.00	\$2,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Checks cut. - Noreen Wiscovitch 10/31/2016
NFR and TFR submitted to UST. - Noreen Wiscovitch 8/27/2016
Stipulation was filed and funds received. Trustee to await for Bar date to review claims. - Noreen Wiscovitch 3/30/2016
Trustee to stipulate the preference against father Jorge Garcia for \$2,000.00. - Noreen Wiscovitch 2/25/2016

Initial Projected Date of Final Report (TFR): 12/31/2016

Current Projected Date of Final Report (TFR): 12/31/2016

Exhibit 8

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-10353

Trustee Name: NOREEN WISCOVITCH-RENTAS

Exhibit 9

Case Name: Caridad Garcia Mendez

Bank Name: BANCO SANTANDER

Account Number/CD#: XXXXXX4649

Checking

Taxpayer ID No: XX-XXX1271

Blanket Bond (per case limit): \$20,264,373.00

For Period Ending: 01/18/2017

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/08/16	15	Caridad Garcia Mendez LLANOS DE GURABO 155 MIRAMELINDA STREET GURABO, PR 00778	Preference Join Stipulation on Preferences Dkt No. 14.	1241-000	\$2,000.00		\$2,000.00
10/31/16	101	NOREEN WISCOVITCH-RENTAS PMB #136 400 Calle Calaf SAN JUAN, PR 00918	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$500.00	\$1,500.00
10/31/16	102	NOREEN WISCOVITCH-RENTAS PMB #136 400 Calle Calaf SAN JUAN, PR 00918	Final distribution representing a payment of 100.00 % per court order.	2200-000		\$31.25	\$1,468.75
10/31/16	103	Citifinancial 300 Saint Paul St Baltimore, Md 21202-2120	Final distribution to claim 3 representing a payment of 14.61 % per court order.	7200-000		\$640.87	\$827.88
10/31/16	104	Dish Network Po Box 94063 Palatine, Il 60094-4063	Final distribution to claim 4 representing a payment of 14.61 % per court order.	7200-000		\$27.94	\$799.94
10/31/16	105	Diversified Consultants, Inc. Po Box 1391 Southgate, Mi 48195-0391	Final distribution to claim 5 representing a payment of 14.61 % per court order.	7200-000		\$27.28	\$772.66
10/31/16	106	Ltd Financial Services Lp 7322 Southwest Fwy Ste 1600 Houston, Tx 77074-2134	Final distribution to claim 6 representing a payment of 14.61 % per court order.	7200-000		\$640.92	\$131.74
10/31/16	107	Rrr International Capital Funding Inc Po Box 608339 Orlando, Fl 32860-8339	Final distribution to claim 7 representing a payment of 14.61 % per court order.	7200-000		\$82.49	\$49.25
10/31/16	108	Synch/Jc Penney Pr Po Box 965007 Orlando, Fl 32896-5007	Final distribution to claim 8 representing a payment of 14.61 % per court order.	7200-000		\$49.25	\$0.00

COLUMN TOTALS	\$2,000.00	\$2,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$2,000.00	\$2,000.00
Less: Payments to Debtors	\$0.00	\$0.00

Page Subtotals: \$2,000.00 \$2,000.00

\$2,000.00 \$2,000.00

Exhibit 9

Net

Page Subtotals:

\$0.00

\$0.00

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX4649 - Checking	\$2,000.00	\$2,000.00	\$0.00
	\$2,000.00	\$2,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$2,000.00		
Total Gross Receipts:	\$2,000.00		

Page Subtotals:

\$0.00

\$0.00